

Product Update Brochure

Significant Event Notice

Woolworths Life Insurance



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About this update

This Product Update Brochure (“PUB”) is issued in accordance with section 1017B of the Corporations Act 2001 (Cth) and provides you with details of the updates we have made to your Woolworths Life Insurance effective from 9 November 2023. You should read this PUB together with your Product Disclosure Statement (“PDS”), Policy Schedule and any other relevant Supplementary PDS (“SPDS”) or PUB that has been issued to you. You can contact us on **1300 10 1234** for a copy of these documents.

Summary of changes

We regularly review our policy terms and definitions to ensure that they are fair and appropriate. Following our most recent review, we have improved the definitions listed below for Total and Permanent Disability Insurance. The PDS and your Insurance Policy remains otherwise unchanged. All other terms, conditions and exclusions will continue to apply.

Updated definitions

The changes will only apply to you if you currently have, or are eligible to add Total and Permanent Disability Insurance. The updated definitions apply only to claims submitted for claimable events occurring on or after 9 November 2023. They do not apply to claims that have been previously assessed or claimable events occurring prior to 9 November 2023.

Glossary

Domestic Duties

The explanation of ‘shopping’ has been amended to better align with the severity of disablement required for a claim and to acknowledge the ability to still complete shopping online. As such the definition of **Domestic Duties** is replaced by the below.

Domestic Duties means the following duties (with or without the use of assistive devices or another person):

- cleaning the family home, such as using a vacuum cleaner, sweeping with a broom, using a mop, cleaning dishes (automatic or manual);
- cooking the family meals, such as preparing fresh and frozen food and using an oven, stove or microwave oven;
- doing the family’s laundry, such as loading and unloading a washing machine and hanging out clothes or using a dryer, folding clothes and ironing;
- shopping to meet family needs, such as going to the shops; and
- taking care of dependent children (where applicable) such as supervising, lifting, transporting, feeding and bathing.

Total and Permanent Disability

The requirement to be unable to leave the home unaided has been removed. As such the definition of **Total and Permanent Disability** is replaced by the below.

Total and Permanent Disability means because of sickness or injury, the Life Insured,

- has suffered:
 - o the total and permanent loss of the use of two Limbs; or
 - o the Loss of Sight in both eyes; or
 - o the total and permanent loss of the use of one Limb and the Loss of Sight in one eye; or
 - o Paralysis; or
 - o Loss of Hearing; or
 - o Severe Burns

OR

(if the Life Insured was engaged in regular paid work in the prior 12 months)

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- has been continuously absent from work for a period of at least three consecutive months and after consideration of all relevant evidence, due to that sickness or injury, the Life Insured is unlikely ever to be able to work again in any occupation for which the Life Insured is suited based on work experience, education or training.

OR

(if the Life Insured was wholly engaged, in the prior 12 months, in full time unpaid Domestic Duties within the family home, and was not employed in any occupation or working outside the Life Insured's home for salary, reward or profit)

- has been unable to perform three of the five Domestic Duties they were performing immediately before suffering the sickness or injury for a period of at least three consecutive months; and
- is under the regular treatment and following the advice of a specialised Medical Practitioner for the sickness or injury that prevents them from performing the Domestic Duties; and
- has not engaged in any occupation or work outside the family home for salary, reward or profit, for a period of three consecutive months after the occurrence of the sickness or injury; and
- after consideration of all relevant evidence the Life Insured is disabled to such an extent as to render them unlikely to ever again be able to perform the Domestic Duties they were performing immediately before suffering the sickness or injury.

What do you need to do?

You don't need to do anything. The updated definitions will automatically apply at claim time, for claimable events occurring on or after 9 November 2023. Please ensure you read the information included in this brochure and in your relevant policy documents.

How you can make a claim

You or your beneficiaries can make a claim by contacting us on 1300 10 1234 (Mon-Fri 8am-8pm AEST). There will be some forms to fill out and documents we need access to, but our friendly claims team will help you or your beneficiaries through this process. For more information, please refer to the PDS.

We're here to help

If you wish to contact us regarding your Insurance Policy or any of the information outlined in this Product Upgrade Brochure, please contact us via the following means:

Phone: 1300 10 1234 (Monday to Friday 8am-8pm AEST)

Email: service@life.woolworths.com.au

Mail to: Policy Owner Services
Woolworths Life Insurance
Reply Paid 6728
Baulkham Hills NSW 2153